



STATE OF MARYLAND
MILITARY DEPARTMENT
FIFTH REGIMENT ARMORY
BALTIMORE, MARYLAND 21201-2288

MDNG-AG-SPMO

23 January 1989

SPMO POLICY/GUIDANCE LETTER #27

SUBJECT: Technician Personnel Pre-Retirement Program

SEE DISTRIBUTION

1. PURPOSE: To set forth policies and procedures for the Pre-Retirement Program for technicians of the Maryland National Guard who are within two (2) years of eligibility for optional retirement, as follows:

a. Eligibility for Optional Retirement:

CSRS

30 years of service - 55 years of age.
20 years of service - 60 years of age.
5 years of service - 62 years of age.

FERS

Minimum Retirement Age with 30 years of service. See attachment #2.

b. Eligibility for Discontinued Service Retirement (RIF or Loss of Military Membership):

CSRS

20 years of service - 50 years of age.
25 years of service - any age.

FERS

20 years of service - 50 years of age.
25 years of service - any age.

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c. Eligibility for Medical Disability Retirement:

CSRS

5 years of service.

FERS

18 months of service.

2. GENERAL: In January of each year those technicians nearing eligibility and not having attended a pre-retirement seminar previously will be identified. Letters will be sent, informing them of their eligibility, along with a questionnaire, requesting them to indicate their interest in attending a pre-retirement seminar. From the responses received, a pre-retirement seminar, if justified, will be set up inviting those individuals expressing interest to attend. The seminar may be held locally within the agency, or at an Office of Personnel Management (OPM) sponsored program. The program will not be used to coerce eligible technicians to retire, but will be used to inform the technician of his/her entitlements and assist them to better plan for their retirement.

3. CONDUCT OF A STATE SPONSORED PROGRAM:

a. Agency held seminars will normally be held during working hours and will be approximately 6 hours duration. Date and time will be based upon such considerations as availability of facilities and speakers. Spouses will be invited. The agency pre-retirement seminar, as a minimum, will contain the following:

- (1) Civil Service Retirement Benefits.
- (2) Social Security Benefits.
- (3) Military Retirement Pay.
- (4) Insurances (Life and Health).
- (5) Taxation.
- (6) Legal Aspects of Retirement.
- (7) Servicemen's Benefits.
- (8) Additional Income.

b. Every effort will be made to provide guest speakers,

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hand-outs, films, etc. At the conclusion of the agency seminar, participants will be requested to express their retirement plans, i.e., proposed timetable. From the results, a tracking program will be established by the Support Personnel Management Office (SPMO) to ensure that the technician is kept aware of his/her pending retirement. The program will include the following time frames:

(1) 6 months prior to retirement - contact technician to confirm his/her expected date of retirement.

(2) 30 days prior to retirement - individual will be sent a SF 2801 (Application for Retirement) to fill out and return.

(3) 1 week prior to retirement - individual will be invited to the Support Personnel Management Office (SPMO) for final briefing and signing necessary papers. (Individual will be encouraged to contact the Support Personnel Management Office (SPMO) 45 days after retirement date to verify his/her receipt or non-receipt of the annuity).

c. OPM sponsored seminars will be on a space available basis. The program is determined by OPM and may not be tailored to that of the agency.

4. OPM SPONSORED PROGRAM:

a. This type of program will be offered to employees upon notification from OPM that they are available. The SPMO will advertise the particulars in the employee bulletin and will ask for applications. Additionally, the SPMO will scan their retirement rosters and make individual contacts when it is deemed necessary.

b. Individuals wishing to attend such a program should coordinate with their respective supervisors as well as the SPMO.

5. ANNUITY COMPUTATIONS:

a. For those individuals who qualify for retirement in paragraph 1, we will prepare a preliminary "work up" showing your annuity upon retirement (CSRS).


b. For those individuals who do not qualify for an immediate annuity within the two (2) year time frame, the formula in attachment #1 will be used to provide an estimate of your expected annuity. Exceptions to this policy must be approved by the Support Personnel Management Officer.

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c. There are currently no provisions for computations based on the FERS employee's retirement. Generally, the rule of thumb is 1% of the 'High Three' x the number of years' service.

FOR THE ADJUTANT GENERAL:

Attachments


LAWRENCE F. McBEE
COL, GS, MDARNG
Personnel Officer

DISTRIBUTION:

All Full-Time Support Technicians
(Army and Air)